DO NOT ENTER: /M.C./

11/20/2009

PATENT IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : David Bogart Dort

For : COMPUTER-BASED VIRTUAL

PERSONAL ECONOMIES
IMPLEMENTED OVER
PUBLIC AND PRIVATE
NETWORKS AND METHODS
FOR CONFIGURATION, USE
AND POOLING OF SAME

Serial No.: : 10/710,856

Filed : August 8, 2004

Art Unit : 3694

Examiner : Mary Da Zhi Wang Cheung

Att. Docket : VRBA.P016.A

Confirmation No.: : 7980

AMENDMENT UNDER 37 C.F.R § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 21, 2009, please amend the above-identified application as set forth below:

 $\underline{\mathbf{CLAIM\ AMENDMENTS}}$ begin on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 7 of this paper.